PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)
BVoc DEGREE EXAMINATION MAY 2023
(Fifth Semester)

Branch – COMMERCE (BANKING, STOCK & INSURANCE

DISCIPLINE SPECIFIC ELECTIVE- I: E – BANKING TECHNOLOGY

Time: Three Hours   Maximum: 75 Marks

SECTION-A (10 Marks)
Answer ALL questions
ALL questions carry EQUAL marks   (10 x 1 = 10)

1. NPS is Developed by
    (i) Sun Micro System   (ii) Oracle
    (iii) Apple   (iv) Honeywell

2. SWIFT Stands for
    (i) System of World Inter Bank Financial Transportation
    (ii) Society Wide Internet & Financial Telecommunications
    (iii) None of the Above
    (iv) Society for World Wide Interbank Financial Transportation

3. ATM can be used for
    (i) Local Area Network   (ii) Wide Area Network
    (iii) Campus Area Network   (iv) Networks covering any range

4. MICR is a ------- Digital Code
    (i) 9   (ii) 11   (iii) 7   (iv) 13

5. E – Cash was created by
    (i) David Chaum   (ii) Mark Zuckerberg
    (iii) Jack Maa   (iv) Benjaminn Young

6. Home Access is Provided by
    (i) DSL   (ii) FTTP   (iii) CABLE   (iv) All of the Mentioned

7. Where is the Head Quarters of SWIFT
    (i) Hong Kong   (ii) Brussels   (iii) London   (iv) India

8. Bank Rate Policy is aimed at
    (i) Development of Banks   (ii) Helping Loan takers
    (iii) Stabilising Internal Price Level   (iv) None of the Above

9   One Weakness (E – Banking) in using out of home media is
    (i) Relatively Low cost   (ii) Difficult to Measure and Control
    (iii) Delivers Excellent Reach (iv) Demographic Flexibility

10. The Disaster Management Act was made in
    (i) 2006   (ii) 2003   (iii) 2005   (iv) 2009

SECTION - B (35 Marks)
Answer ALL Questions
ALL Questions Carry EQUAL Marks (5 x 7 = 35)

11. a) State the Meaning and Significance of the Following Terms
    1) E- Business 2) E- Commerce 3) E- Banking
                    (OR)
    b) What is Electronic Fund Transfer System?

12. a) What is Immediate Payment System (IMPS)?
                    (OR
    b) What are the Benefits of E – Cash?

13. a) Write the Short Notes on SWIFT?
                    (OR)
    b) Discuss the Services Offered through E- Banking?

14. a) What is EPS? And Explain its Characteristics?
                    (OR)
    b) What are the Precautions in Handling MICR Instrument?

15. a) Discuss the Recent Trends in Banking Technology?
                    (OR)
    b) What is Threat of E- Banking?

SECTION - C (30 Marks)
Answer any THREE Questions
ALL Questions Carry EQUAL Marks   (3 x 10 = 30)

16) Explain RTGS, NEFT, and SWIFT?

17) Define ATM? And Explain Types of ATM?

18) Explain Benefits and Limitations of Electronic Data Inter Change?

19) Describe Electronic Clearing Services?

20) Explain Information System Security Disaster Management?

Z-Z-Z   END